

Information to identify the case:

Debtor 1	<u>Jammie Lea Barnes</u>	Social Security number or ITIN	xxx-xx-8387
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 23-20895-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jammie Lea Barnes

2/23/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jammie Lea Barnes
Debtor

Case No. 23-20895-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Feb 23, 2024

User: admin
Form ID: 318

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Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2024:

Recip ID	Recipient Name and Address
db	+ Jammie Lea Barnes, 36 Hudson St., Gibbstown, NJ 08027-1108
aty	+ Marisa M. Cohen, McCabe, Weisberg & Conway LLC, 216 Haddon Avenue, Suite 201, Westmont, NJ 08108-2818
520091105	+ Duquesne Light Company, PO Box 371324, Pittsburgh, PA 15250-7324
520091796	+ Karen Barnes, 36 Hudson St., Gibbstown, NJ 08027-1108

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 23 2024 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 23 2024 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: Bankruptcy.Notices@pnc.com	Feb 23 2024 20:47:00	PNC Bank N.A, PO Box 94982, Cleveland, oh 44101
520094725	+ EDI: AISACG.COM	Feb 24 2024 01:31:00	Ally Financial, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520091101	+ EDI: CAPITALONE.COM	Feb 24 2024 01:31:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520100153	+ EDI: AIS.COM	Feb 24 2024 01:31:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520091102	EDI: COMCASTCBLCENT	Feb 24 2024 01:31:00	Comcast, PO Box 70219, Philadelphia, PA 19176-0219
520091103	+ Email/PDF: creditonebknofications@resurgent.com	Feb 23 2024 21:06:15	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
520091104	+ EDI: DISCOVER	Feb 24 2024 01:31:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
520095691	EDI: DISCOVER	Feb 24 2024 01:31:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520091106	+ EDI: CCS.COM	Feb 24 2024 01:31:00	GEICO Casualty Company, Attn: Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3225
520091107	^ MEBN	Feb 23 2024 20:43:20	Hayt Hayt & Landau, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500
520091108	EDI: IRS.COM	Feb 24 2024 01:31:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
520142126	Email/PDF: resurgentbknofications@resurgent.com	Feb 23 2024 20:55:44	LVNV Funding, LLC, Resurgent Capital Services,

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			PO Box 10587, Greenville, SC 29603-0587
520091109	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Feb 23 2024 20:48:00	Lakeview Loan Servicing, LLC, PO Box 8068, Virginia Beach, VA 23450-8068
520091110	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 23 2024 20:48:00	Midland Funding, LLC, 320 East Big Beaver Road, #300, Troy, MI 48083-1271
520091111	Email/Text: bankruptcies@penncredit.com	Feb 23 2024 20:48:00	Penn Credit Corporation, 2800 Commerce Dr, Harrisburg, PA 17110
520091114	Email/Text: Bankruptcy.Notices@pnc.com	Feb 23 2024 20:47:00	PNC Bank, PO Box 5580, Cleveland, OH 44101
520091112	+ Email/Text: csc.bankruptcy@amwater.com	Feb 23 2024 20:49:00	Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
520091113	^ MEBN	Feb 23 2024 20:41:29	Peoples, PO Box 644760, Pittsburgh, PA 15264-4760
520091115	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 23 2024 20:54:21	Resurgent/LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
520091117	Email/Text: amieg@stcol.com	Feb 23 2024 20:47:00	State Collection Service, Inc., 2509 S. Stoughton Road, Madison, WI 53716
520091116	Email/Text: clientservices@sourcerm.com	Feb 23 2024 20:49:00	Source Receivables Mgt., PO Box 4068, Greensboro, NC 27404-4068
520091118	^ MEBN	Feb 23 2024 20:43:04	State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
520091119	Email/Text: bankruptcy@sunrisecreditservices.com	Feb 23 2024 20:47:00	Sunrise Credit Services, Inc., PO Box 9100, Farmingdale, NY 11735-9100
520091120	+ EDI: SYNC	Feb 24 2024 01:31:00	SyncB/Lowes, PO Box 965005, Orlando, FL 32896-5005
520091121	+ EDI: SYNC	Feb 24 2024 01:31:00	SyncB/Value City Furniture, PO box 965036, Orlando, FL 32896-5036
520111263	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Feb 23 2024 20:55:50	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520091122	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Feb 23 2024 20:55:50	U.S. Dept. of HUD, 26 Federal Plaza, Suite 3541, New York, NY 10278
520091123	+ EDI: LCIUPSTART	Feb 24 2024 01:31:00	Upstart Network, Inc., 2950 S Delaware St, Ste 300, San Mateo, CA 94403-2580
520091124	+ Email/Text: bankrupt-adjdept@wesbanco.com	Feb 23 2024 20:49:00	WesBanco Bank, Inc., 1 Bank Plaza, Wheeling, WV 26003-3565

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2024 at the address(es) listed below:

Name	Email Address
Andrew Sklar	andy@sklarlaw.com NJ43@ecfbis.com;sklar@premierremote.com;ecf.alert+Sklar@titlexi.com;kathleen@sklarlaw.com
Andrew M. Lubin	on behalf of Creditor Lakeview Loan Servicing LLC nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marisa Myers Cohen	on behalf of Creditor Lakeview Loan Servicing LLC nj-ecfmail@mwc-law.com, jhillier@mwc-law.com
Richard S. Hoffman, Jr.	on behalf of Debtor Jammie Lea Barnes rshoffman@hoffmandimuzio.com jvillone@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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